

FIG. 2

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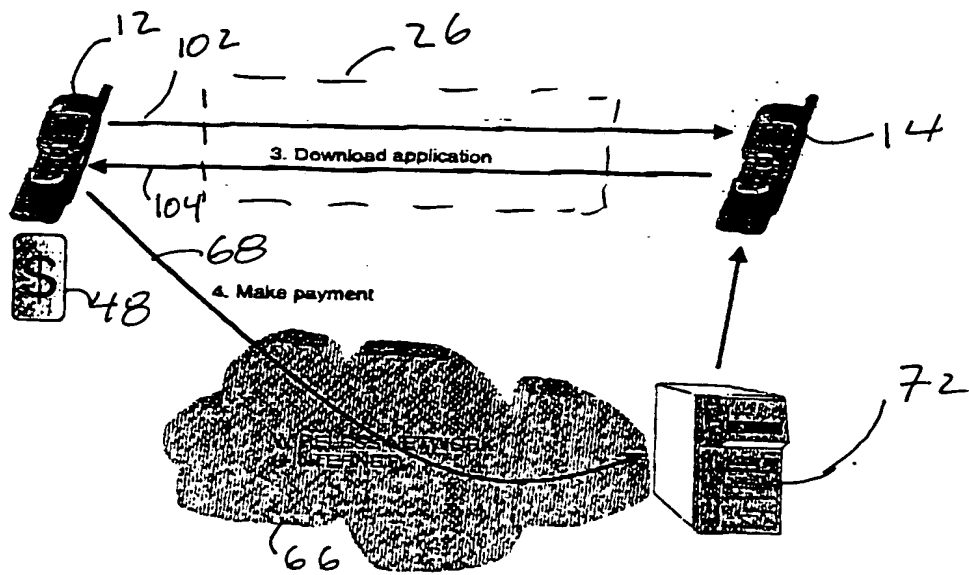


FIG. 3

FIG. 3 is a block diagram of a mobile payment system architecture. The system includes two mobile devices, 12 and 14, a cloud network 66, and a server 72. Mobile device 12 is connected to the cloud network 66 via a connection 68. Mobile device 14 is connected to the server 72 via a connection. The cloud network 66 is connected to the server 72 via a connection. A dashed line 102 represents a communication link between mobile devices 12 and 14. A dashed line 26 represents another communication link between mobile devices 14 and 12. A solid arrow labeled "3. Download application" indicates data flow from mobile device 14 to mobile device 12. A dashed arrow labeled 104 indicates data flow from mobile device 12 to mobile device 14. A solid arrow labeled "4. Make payment" shows mobile device 12 sending a payment request to the cloud network 66. A solid arrow labeled 48 shows the cloud network 66 sending a response back to mobile device 12.

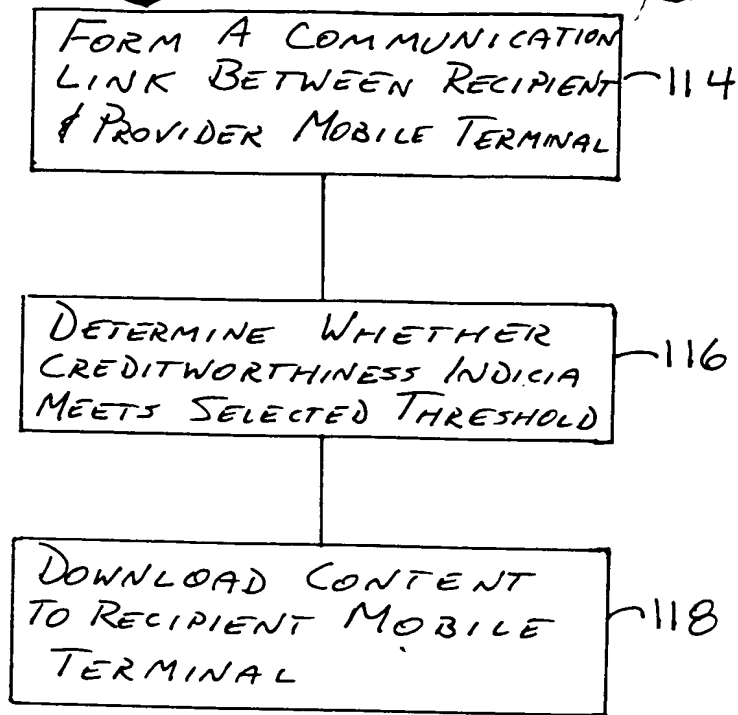


FIG. 4